

Return To: MERCHANTS & FARMERS BANK  
P. O. BOX 520  
KOSCIUSKO, MS 39090

This document was prepared by: MERCHANTS & FARMERS BANK  
P. O. BOX 520  
KOSCIUSKO, MS 39090  
(662) 342-0182

(name, address, phone number)

\_\_\_\_\_  
State of Mississippi \_\_\_\_\_ Space Above This Line For Recording Data \_\_\_\_\_

## MODIFICATION OF DEED OF TRUST

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 08-28-2006  
\_\_\_\_\_. The parties and their addresses are:

**GRANTOR:** AUSTIN E WHITE AND WIFE, MARGARET SUE WHITE  
2197 SCENIC VIEW DR  
NESBIT, MS 38651

**TRUSTEE:** L. SCOTT PICKLE  
P O BOX 520  
KOSCIUSKO, MS 39090

**LENDER:** MERCHANTS & FARMERS BANK  
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF MISSISSIPPI  
P. O. BOX 520  
KOSCIUSKO, MS 39090

**BACKGROUND.** Grantor and Lender entered into a Security Instrument dated 08-23-2005  
\_\_\_\_\_ and recorded on 09-01-2005 \_\_\_\_\_. The  
Security Instrument was recorded in the records of DESDOTO  
\_\_\_\_\_ County, Mississippi at BOOK 2,297 PAGE 289 \_\_\_\_\_.  
\_\_\_\_\_. The property  
is located in DESDOTO \_\_\_\_\_ County at 2197 SCENIC VIEW DR., NESBIT, MS 38651 \_\_\_\_\_.

Described as: LOT 7, PLEASANT VIEW SUBDIVISION, SITUATED IN SECTION 21, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO  
COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 17, PAGES 46-48, IN THE OFFICE OF THE CHANCERY CLERK OF  
DESDOTO COUNTY, MISSISSIPPI.

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**MODIFICATION.** For value received, Grantor and Lender agree to modify the original Security Instrument. Grantor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. *(Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)* AUSTIN E. WHITE AND MARGARET WHITE

NOTE NO 1776690

IN THE AMOUNT OF \$38,150.00

MATURITY DATE 08/28/2007

INTEREST RATE 7.8% FIXED

☒ **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$ 140,000.00 ☐ which is a \$            ☐ increase ☐ decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

**WARRANTY OF TITLE.** Grantor warrants that Grantor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Grantor also warrants that such same property is unencumbered, except for encumbrances of record.

**CONTINUATION OF TERMS.** Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

**SIGNATURES:** By signing below, Grantor agrees to the terms and covenants contained in this Modification. Grantor also acknowledges receipt of a copy of the Modification.

**GRANTOR:**

  
(Signature) AUSTIN E WHITE (Date)

  
(Signature) WIFE, MARGARET SUE WHITE (Date)


\_\_\_\_\_  
(Signature) (Date)

\_\_\_\_\_  
(Signature) (Date)

\_\_\_\_\_  
(Signature) (Date)

\_\_\_\_\_  
(Signature) (Date)

**LENDER: MERCHANTS & FARMERS BANK**

By 

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**ACKNOWLEDGMENT:**

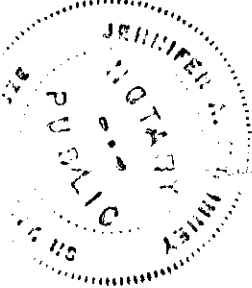
STATE OF MISSISSIPPI, COUNTY OF DeSoto ss.  
 (Individual) Personally appeared before me, the undersigned authority in and for the said  
 county and state, on this 25th day of September,  
 within my jurisdiction, the within named AUSTIN E. WHITE; WIFE, MARGARET SUE WHITE

who acknowledged that he/she/they executed the above and foregoing instrument.  
 My commission expires:

(Seal)

Jennifer A. McKinney  
 (Notary Public)

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
 MY COMMISSION EXPIRES: Nov 30, 2008  
 BONDED THRU NOTARY PUBLIC UNDERWRITERS

**ACKNOWLEDGMENT:**

STATE OF MISSISSIPPI, COUNTY OF \_\_\_\_\_ ss.  
 (Lender) Personally appeared before me, the undersigned authority in and for the said  
 county and state, on this \_\_\_\_\_ day of \_\_\_\_\_,  
 within my jurisdiction, the within named \_\_\_\_\_

who acknowledged that he/she/they is/are \_\_\_\_\_

My commission expires:

(Seal)

Jennifer A. McKinney  
 (Notary Public)

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
 MY COMMISSION EXPIRES: Nov 30, 2008  
 BONDED THRU NOTARY PUBLIC UNDERWRITERS

